

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Chun K. Won  
 Sung Hee Won  
 Debtors

Case No. 17-14706-amc  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 21

Date Rcvd: Oct 27, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 29, 2017.

db/jdb +Chun K. Won, Sung Hee Won, 12 S. Forsythia Gate Drive, Levittown, PA 19056-1910  
 13949945 Capital One 1st account, P.O. Box 30285, Salt Lake City, UT 84130-0285  
 13949946 Capital One 2nd account, P.O. Box 30285, Salt Lake City, UT 84130-0285  
 13949949 +County of Bucks, Tax Claim Bureau, Bucks County Administration Building,  
 55 E. Court Street, Doylestown, PA 18901-4318  
 13949951 HSBC Bank of Nevada, N.A., 111 N. Town Center Drive, Las Vegas, NV 89144-6364  
 13949953 +Mariner Financial Group, LLC, 223 Eastern Blvd., Glastonbury, CT 06033-4319  
 13949955 +Nationstar Mortgage, LLC, 8950 Cypress Waters Blvd., Coppell, TX 75019-4620  
 13949956 +Neshaminy School District, 2001 Old Lincoln Highway, Langhorne, PA 19047-3240  
 13949957 PNC Bank, N.A., P.O. Box 1397, Pittsburgh, PA 15230-1397  
 13949959 Township of Middletown (Bucks), 2 Municipal Way, Langhorne, PA 19047

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 tr +EDI: QRHHOLBER.COM Oct 28 2017 01:23:00 ROBERT H. HOLBER, Robert H. Holber PC,  
 41 East Front Street, Media, PA 19063-2911

smg E-mail/Text: bankruptcy@phila.gov Oct 28 2017 01:27:23 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 28 2017 01:26:48  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 28 2017 01:27:07 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13949944 EDI: BANKAMER.COM Oct 28 2017 01:23:00 Bank of America, P.O. Box 982235,  
 El Paso, TX 79998-2235

13949947 +EDI: CITICORP.COM Oct 28 2017 01:23:00 Citibank, P.O. Box 6500,  
 Sioux Falls, SD 57117-6500

13949948 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 28 2017 01:26:48 Commonwealth of Pennsylvania,  
 Department of Revenue, Bankruptcy Division, P.O. Box 28094, Harrisburg, PA 17128-0946

13949950 +EDI: TSYS2.COM Oct 28 2017 01:23:00 DSNB/Macy's, Bankruptcy Processing, P.O. Box 8053,  
 Mason, OH 45040-8053

13949952 EDI: IRS.COM Oct 28 2017 01:23:00 Internal Revenue Service,  
 Centralized Insolvency Operations, P.O. Box 7346, Philadelphia, PA 19101-7346

13949954 +EDI: MID8.COM Oct 28 2017 01:23:00 Midland Funding, LLC, 8875 Aero Drive, Suite 200,  
 San Diego, CA 92123-2255

13949958 +EDI: PRA.COM Oct 28 2017 01:23:00 Portfolio Recovery Associates, Inc.,  
 120 Corporate Blvd., Norfolk, VA 23502-4952

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 29, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 26, 2017 at the address(es) listed below:

HAE YEON BAIK on behalf of Joint Debtor Sung Hee Won haeyeon.baik@verizon.net,  
 d.chandler6@verizon.net

HAE YEON BAIK on behalf of Debtor Chun K. Won haeyeon.baik@verizon.net, d.chandler6@verizon.net

MATTEO SAMUEL WEINER on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmlawgroup.com

REBECCA ANN SOLARZ on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmlawgroup.com

ROBERT H. HOLBER trustee@holber.com, rholber@ecf.epiqsystems.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

ROBERT H. HOLBER on behalf of Trustee ROBERT H. HOLBER trustee@holber.com,  
rholber@ecf.epiqsystems.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

**Information to identify the case:**

Debtor 1	<b>Chun K. Won</b>	Social Security number or ITIN	<b>xxx-xx-5070</b>
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<b>Sung Hee Won</b>	Social Security number or ITIN	<b>xxx-xx-9413</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>17-14706-amc</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Chun K. Won

Sung Hee Won

10/26/17

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**